

**Fill in this information to identify the case:**

Debtor 1 Crystal Puriefoy-Davis  
aka Crystal Puriefoy aka Crystal Davis

Debtor 2 \_\_\_\_\_  
 (Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania  
 (State)

Case number 20-12657-MDC

**Official Form 410S1**

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association as Trustee as successor by merger to LaSalle Bank National Association as Trustee for EMC Mortgage Loan Trust 2005-A, Mortgage Loan Pass-Through Certificates, Series 2005-A C/O Specialized Loan Servicing, LLC

**Court claim no. (if known):** 1-1

**Last four digits** of any number you use to identify the debtor's account: 1080

**Date of payment change:**  
 Must be at least 21 days after date of this notice 11/01/2020

**New total payment:**  
 Principal, interest, and escrow, if any \$745.99

**Part 1: Escrow Account Payment Adjustment**

**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$223.20 New escrow payment: \$224.35

**Part 2: Mortgage Payment Adjustment**

**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: \_\_\_\_\_ % New interest rate: \_\_\_\_\_ %

Current principal and interest payment \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Crystal Puriefoy-Davis Case Number (if known) 20-12657-MDC  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

**x** /s/ John J. Rafferty

Signature

Date 10/09/2020

Print:

**John J. Rafferty**

First Name Middle Name Last Name

Title

Authorized Agent for Specialized Loan Servicing,  
LLC

Company

Bonial & Associates, P.C.

Address

14841 Dallas Parkway, Suite 425  
Number Street

Dallas, Texas 75254

City State Zip Code

Contact phone

(972) 643-6600

Email

POCInquiries@BonialPC.com

**CERTIFICATE OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE**

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before October 9, 2020 via electronic notice unless otherwise stated.

**Debtor** *Via U.S. Mail*

Crystal Puriefoy-Davis  
6827 Finch Place  
Philadelphia, PA 19142

**Debtors' Attorney**

DAVID M. OFFEN  
The Curtis Center  
601 Walnut Street  
Suite 160 W  
Philadelphia, PA 19106

**Chapter 13 Trustee**

William C. Miller, Esq.  
P.O. Box 1229  
Philadelphia, PA 19105

Respectfully Submitted,

/s/ **John J. Rafferty**

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8742 Lucent Blvd., Suite 300  
Highlands Ranch, CO 80129

Escrow Account Disclosure Statement

Statement Date: 09/09/2020

Loan Number: [REDACTED]

Property 6827 FINCH PL

Address: PHILADELPHIA, PA 19142

[REDACTED]

CRYSTAL PURIEFOY  
6827 FINCH PL  
PHILADELPHIA PA 19142

[REDACTED]

Dear Customer,

As trusted managers of your escrow account, we have safeguards in place to ensure there's enough money in your account to cover your tax and insurance payments.

Because you have an escrow account, it means that part of your monthly mortgage payment goes into an account to pay for your property taxes and/or insurance premiums. During the year, payments are made from your escrow account when tax and/or insurance bills become due. The Escrow Account Disclosure Statement shows how much money has been credited to and paid from the escrow account over the last 12 months. Additionally, both the projected and required balances are compared to ensure that we are collecting the appropriate amount.

Based on our recent analysis, you have a shortage of \$13.87.

Projected Minimum Balance	\$1,544.02
Required Minimum Balance	\$446.40
Amount of Shortage	\$13.87

The projection assumes that your escrow account was current at the start of the projected period. However your escrow account is not current. Your escrow balance should be \$2,232.05 but your current escrow balance, as of the effective date is \$2,218.18. If your escrow account had been current, there would have been a shortage of \$13.87. **This projection assumes that your escrow account was current at the start of the projected period although this is not the case.**

If you choose to pay the shortage amount in full in a lump sum you may do so within 30 days. **Please note, because the escrow account is not current, payment of the shortage amount will not bring the escrow account current.** If you do not wish to pay the amount shown above, we will adjust your payment to make up the difference. The shortage will be adjusted by (1/12) of the shortage amount and added to your monthly payment.

Escrow Account Disclosure Statement - Short Year

PART

1

Your Mortgage Payment

Payment Information	Payment Information		
	Payment on Prior Analysis	New Monthly Payment with Shortage Payment Effective 11/01/2020	New Monthly Payment if Shortage Paid Effective 11/01/2020
PRIN & INTEREST	521.64	521.64	521.64
ESCROW PAYMENT	223.20	223.20	223.20
SHORTAGE PYMT	0.00	1.15	0.00
Total Payment:	\$744.84	\$745.99	\$744.84

(Continued on Next Page)

PART

2

Your Escrow Account History

The chart below reflects what actually happened in your escrow account since your last analysis compared to what we estimated would happen.

Date	Payment to Escrow	What Your Estimated Payment to Escrow Was	What We Paid Out	What We Estimated to Pay Out	Description	Actual Balance	Last Year's Estimated Balance
					BEGINNING BAL	-7607.15	1339.25
Jul 20	0.00 *	223.20	0.00	0.00		-7607.15 LP	1562.45
Aug 20	0.00 *	223.20	0.00	0.00		-7607.15	1785.65
Sep 20	223.20	223.20	0.00	0.00		-7383.95	2008.85
Oct 20	0.00	223.20	0.00 E	0.00		-7383.95 E	2232.05
Nov 20		223.20		0.00			2455.25
Dec 20		223.20		888.00	LP HAZARD INS		1790.45
Jan 21		223.20		0.00			2013.65
Feb 21		223.20		1790.45	CITY TAX		446.40
Mar 21		223.20		0.00			669.60
Apr 21		223.20		0.00			892.80
May 21		223.20		0.00			1116.00
Jun 21		223.20		0.00			1339.20
TOTALS	223.20	2678.40	0.00	2678.45			

LEGEND:

IOE = Interest on the Escrow Balance  
LP = Lowest Actual Monthly Balance  
E = Estimated Payments  
\* = Projected and Actual Payments Differ

Last year we anticipated that payments from your escrow account would be made during this period equaling \$2,678.45. Under federal law, your actual lowest monthly balance should not have exceeded \$446.40 or 1/6 of the estimated payments from your escrow account unless your mortgage documents or state law specifies a lower amount. Your mortgage contract and state law are silent on this issue. Your actual lowest escrow balance was \$-7,607.15.

PART

3

Estimated Escrow Payments Over the Next 12 Months

Summary of your projected escrow account for the coming year

Date	Payment to Escrow	What We Estimate to be Paid Out	Description	Your Estimated Balance	Balance Needed in Your Account
			BEGINNING BAL	2218.18	2232.05
Nov 20	223.20	0.00		2441.38	2455.25
Dec 20	223.20	888.00	LP HAZARD INS	1776.58	1790.45
Jan 21	223.20	0.00		1999.78	2013.65
Feb 21	223.20	1790.45	CITY TAX	432.53	446.40
Mar 21	223.20	0.00		655.73	669.60
Apr 21	223.20	0.00		878.93	892.80
May 21	223.20	0.00		1102.13	1116.00
Jun 21	223.20	0.00		1325.33	1339.20
Jul 21	223.20	0.00		1548.53	1562.40
Aug 21	223.20	0.00		1771.73	1785.60
Sep 21	223.20	0.00		1994.93	2008.80
Oct 21	223.20	0.00		2218.13	2232.00
TOTALS	2678.40	2678.45	ENDING BAL	2218.13	2232.00

Cushion selected by servicer: \$446.40



Here's how to calculate your new monthly escrow payment:

LP HAZARD INS	\$888.00
CITY TAX	\$1,790.45
Total:	\$2,678.45
	+ 12 Months

New Monthly Escrow Payment: \$223.20

What This Means to You - Your balance is less than the amount needed in your account. The resulting shortage is \$13.87.

Your ending escrow balance from the last month of account history is \$2,218.18, your starting balance according to this analysis should be \$2,232.05. This projection assumes that your escrow account was current at the start of the projected period although this is not the case.

PART 4

How You Can Reach Us With Questions

For statement questions, please contact  
Customer Care: 1-800-315-4757  
Monday - Friday, 6:00 a.m. - 6:00 p.m. MT

SLS accepts calls from relay services  
on behalf of hearing impaired borrowers.

For help in understanding your Escrow Statement, please see our video 'Understanding Your Escrow Account Disclosure Statement' at the following link: [www.sls.net/customers/videos](http://www.sls.net/customers/videos)

SPECIALIZED LOAN SERVICING LLC IS REQUIRED BY FEDERAL LAW TO ADVISE YOU THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

BANKRUPTCY NOTICE - IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO INFORM YOU OF THE STATUS OF THE MORTGAGE SECURED BY THE SUBJECT PROPERTY. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. IF YOU RECEIVED A DISCHARGE OF THE DEBT IN BANKRUPTCY, WE ARE AWARE THAT YOU HAVE NO PERSONAL OBLIGATION TO REPAY THE DEBT. WE RETAIN THE RIGHT TO ENFORCE THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY, IF ALLOWED BY LAW AND/OR CONTRACT. IF YOU HAVE QUESTIONS, PLEASE CONTACT US AT 1-800-306-6057.